Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 1 of 67

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goverr identifi	he name that is on your iment-issued picture cation (for example, river's license or	Antoinette First name Letrice	First name
passpo		Middle name	Middle name
identifi	our picture cation to your meeting e trustee.	Shannon Last name	Last name
With th	e il usiee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 4136	XXX - XX
Individ	er or federal lual Taxpayer ication number	OR	OR
(ITIN)	icauon number	9 xx - xx	9 xx - xx

Page 2 of 67 Document Antoinette Letrice Shannon Case Number (if known) Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names I have not used any business names or EINs. and Employer I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 6143 Marshall Ave Number Street Number Street Unit 2E Chicago Ridge ΙL 60415 City State ZIP Code City ZIP Code COOK County County If your mailing address is different from the one If Debtor 2's mailing address is different from above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box ZIP Code ZIP Code City State City State Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. have another reason. Explain. I have another reason. Explain. See 28 U.S.C. § 1408 (See 28 U.S.C. § 1408

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 3 of 67

Debtor 1 Antoinette Letrice Shannon Case Number (if known)

Pa	Tell the Court About You	Bankruptcy Case						
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file	■ Chapter 7 □ Chapter 11						
	under							
		☐ Chapter 12						
		☐ Chapter 13						
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the <i>Application for Individuals to Pay The Filing Fee in Installments</i> (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition. 						
9.	Have you filed for bankruptcy within the	■ No						
	last 8 years?	Yes. District NONE When Case Number						
		District None When Case Number						
		District When Case Number MM / DD / YYYY						
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY						
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYYY						
11.	Do you rent your residence?	No. Go to line 12■ Yes. Has your landlord obtained an eviction judgment against you?						
		■ No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.						

Page 4 of 67 Document Antoinette Letrice Shannon Debtor 1 Case Number (if known) _ Part 3: Report About Any Businesses You Own as a Sole Proprietor Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City State Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you Chapter 11 of the are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your **Bankruptcy Code and** most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or are you a small business if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). debtor or a debtor as defined by 11 U.S.C § No. I am not filing under Chapter 11. 1182(1)? No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in For a definition of small the Bankruptcy Code. business debtor, see 11 U.S.C. § 101(51D). Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention No. 14. Do you own or have any property that poses or is Yes. What is the hazard? alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? _ immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs? Where is the property? Number

City

State

ZIP Code

Filed 10/12/21 Entered 10/12/21 13:40:28 Case 21-11656 Doc 1 Desc Main

Debtor 1

Antoinette

Letrice

Document

Shannon

Page 5 of 67

Case Number (if known)

Part 5:

Explain Your Efforts to I

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

ou must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.

motion for waiver of credit counseling with the court.

motion for waiver of credit counseling with the court.

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 6 of 67

Debtor 1 Antoinette Letrice Shannon Case Number (if known)

First Name	Middle Name Last Name						
art 6: Answer These Ques	stions for Reporting Purposes						
What kind of debts do you have?	as "incurred by an individua No. Go to line 16b.						
	_	Yes. Go to line 17. 16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain					
	money for a business or inv	estment or through the operation of the busine	ss or investment.				
	Yes. Go to line 17.						
	16c. State the type of debts you	owe that are not consumer debts or business of	debts.				
. Are you filing under Chapter 7?	No. I am not filing under C	Chapter 7. Go to line 18.					
Do you estimate that af	ter administrative expens	oter 7. Do you estimate that after any exempt poses are paid that funds will be available to distrib					
excluded and	No.						
administrative expense are paid that funds will available for distribution to unsecured creditors?	be I res. n						
B. How many creditors do		1,000-5,000	25,001-50,000				
you estimate that you owe?	□ 50-99 □ 400-400	5,001-10,000	50,001-100,000				
owe?	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000				
. How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
estimate your assets to	_	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion				
be worth?	☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	□ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$10,000,000,001-\$50 billion □More than \$50 billion				
. How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion				
estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion				
to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion				
	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	☐ More than \$50 billion				
Part 7: Sign Below							
or you	I have examined this petition, and correct.	d I declare under penalty of perjury that the info	rmation provided is true and				
		apter 7, I am aware that I may proceed, if eligibl understand the relief available under each chap	•				
		I did not pay or agree to pay someone who is r nd read the notice required by 11 U.S.C. § 342					
	I request relief in accordance with	h the chapter of title 11, United States Code, sp	pecified in this petition.				
		ement, concealing property, or obtaining money t in fines up to \$250,000, or imprisonment for u nd 3571.					
	/s/ Antoinette Letrice Signature of Debtor 1		uture of Debtor 2				
	Executed on10/05/202	21 Execu	uted on				

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 7 of 67

Debtor 1	Antoinette	Letrice	Shannon	Case Number	(if known)
	First Name	Middle Name	Last Name		
_		proceed under Chap each chapter for wh by 11 U.S.C. § 342(hich the person is eligible. I also co (b) and, in a case in which § 707(b	ted States Code, and have ertify that I have delivered to)(4)(D) applies, certify that	e explained the relief available under to the debtor(s) the notice required
•	•	inquiry that the infor	rmation in the schedules filed with	the petition is incorrect.	
-		🗶 /s/ Juan N	И. Villalpando	Date	10/11/2021
		Signature of Atto	orney for Debtor		MM / DD / YYYY
		Juan M. V	/illalpando		
		Printed name			
	· ·	Geraci La	w L.L.C.		
		Firm name			
		55 E. Mor	nroe St., #3400		
		Number Stree	ıt		
		Chicago		IL	60603
		City		State	ZIP Code
		Contact Phone _	312-332-1800	Email ad	dressndil@geracilaw.com
		6285237		IL	
		Bar number		State	

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 8 of 67

Fill in this information to identify your case:						
Debtor 1	Antoinette	Letrice	Shannon			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number (If known)						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

P	Summarize Your Assets	
		Your assets Value of what you own
	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0 \$ 22,834 \$ 22,834
P	Summarize Your Liabilities	
3.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$16,883 \$1,608 \$198,740
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,629.26
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$4,624.00

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 9 of 67

Debtor 1 Antoinette Letrice Shannon Case Number (if known) ______

Part 4:	Answer These Questions for Administrative and Statistical Records							
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes							
Your	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
	e Statement of Your Current Monthly Income: Copy your total current monthly income from Off 2A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	icial -	\$ 4,563.76					
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : Part 4 of Schedule E/F, copy the following:	Total claim						
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00						
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00						
9c. Clair	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00						
9d. Stud	ent loans. (Copy line 6f.)	\$_148,108.00						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
9g. Tota	I. Add lines 9a through 9f.	\$_148,108.00						

Fill in this inf	Case 21-116			Entered 10/12/2 0 of 67	1 13:40:28	Desc I	Main	
				0 01 01				
Debtor 1	Antoinette First Name	Letrice Middle Name	Shannon Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States I	Bankruptcy Court for the :	NORTHERN Distr	ict of <u>ILLINOIS</u> (State)			_		
Case Number			(State)			_	heck if this	
	orm 106A/P					а	mended fili	ng
	<u>orm 106A/B</u> e A/B: Prope r	rtv						12/15
ategory where esponsible for ages, write you Part 18	you think it fits best. Be supplying correct inform ir name and case numb bescribe Each Residence,	e as complete and mation. If more spa er (if known). Ansv Building, Land, or (an asset only once. If an asset in accurate as possible. If two manage is needed, attach a separate wer every question. Other Real Esate You Own or Haven any residence, building, land,	rried people are filing toge e sheet to this form. On the re an Interest In	ther, both are equal	ly		
Yes.	Describe							
			your entries fro Part 1, including		>			£0.00
you nave an	actica for Futt 1. Write	that hamber here						\$0.00
Part 2:	escribe Your Vehicles							
	, trucks, tractors, sport Describe	utility vehicles, mo	also report it on Schedule G: Executorcycles	, , , , , , , , , , , , , , , , , , , ,				
	ake:	Chevrolet Malibu	Who has an interest in the p Debtor 1 only	property? Check one.	Do not deduct s the amount of a	any secured cl	aims on <i>Sche</i>	dule D:
	ear:	2010	Debtor 2 only		Creditors Who Current value		Secured by Pi	
	pproximate Mileage:	150,000	Debtor 1 and Debtor 2 only		entire propert		portion you	
•	ther information:		At least one of the debtors	and another	\$	500.00	\$	500.00
	010 Chevrolet Malibu wi	th over 150,000	Check if this is commu instructions)	nity property (see				
М	ake:	Honda	Who has an interest in the p	property? Check one.	Do not deduct s	secured claims	s or exemption	ns. Put
М	odel:	CR-V	Debtor 1 only		the amount of a	•		
Y	ear:	2017	Debtor 2 only		Current value	of the	Current val	ue of the
A	pproximate Mileage:	85,000	Debtor 1 and Debtor 2 only At least one of the debtors		entire propert	y?	portion you	ı own?
0	ther information:				\$	19,150.00	\$	19,150.00
	017 Honda CR-V with ovalles	ver 85,000	Check if this is commu instructions)	nity property (see				
Examples: I No. Yes. Add the doll	Boats, trailers, motors, person Describe ar value of the portion y	onal watercraft, fishing	ecreational vehicles, other vehicles of the control	g any entries for pages	>			\$ 19,650.00

Official Form 106A/B Record # 865647 Schedule A/B: Property Page 1 of 6

Case 21-11656

Doc 1

Filed 10/12/21 **Document**

Entered 10/12/21 13:40:28 Desc Main

Antoinette Debtor 1

First Name

Page 11 of Flumber (if known) _

Describe Your Personal and Household Items Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... linens, small appliances, table & chairs, bedroom set \$1,000 1,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ∏No. Yes. Describe..... TV, cell phone. laptop \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Yes. Describe..... 0.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Describe..... Yes. 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Everyday clothes, coats, wear, shoes, accessories \$1,000 1,000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Everyday jewelry, costume jewelry \$200 200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No. Describe..... Yes. 0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No. Describe..... Yes. 0.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,700.00 for Part 3. Write that number here ----

Doc 1

Filed 10/12/21

Case 21-11656
Antoinette Letrice

Desc Main

Debtor 1

First Name

Document Last Name

Entered 10/12/21 13:40:28 Page 12 of Thumber (if known)

	Part 4: Describe Four Financial Assets								
Do	you own or	have any legal	or equitable interest in a	ny of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions			
16.	Cash								
	No. Yes.	Money you have in	n your wallet, in your home, in	a safe deposit box, and on hand when you file your petit	ion	\$ 0.00			
4-	Dit	£				\$0.00			
17.		Checking, savings		pertificates of deposit; shares in credit unions, brokerage with the same institution, list each.	houses,				
	Yes.	Describe	Account Type:	Institution name:					
			Checking Account	Health Care Associates Credit Unio	on	\$4.00			
			Checking Account	Chase Bank		\$80.00			
						\$ 84.00			
18.			oublicly traded stocks tment accounts with brokerage	e firms, money market accounts		· <u></u>			
	Yes.	Describe	Institution or issuer name	•					
19.	Non-public	ly traded stock	and interests in incorpo	rated and unincorporated businesses, including	յ an interest in	\$0.00			
	Yes.	Describe	Name of Entity and Perce	ent of Ownership:					
20.	Negotiable	instruments includ	le personal checks, cashiers'	able and non-negotiable instruments checks, promissory notes, and money orders.		\$0.00			
	·	able ilistruments a	ie iilose you camioi ii ansiei ii	o someone by signing or delivering them.					
	No. Yes.	Describe	Issuer name:			\$0.00			
21.	Retirement	or pension ac	counts						
		-	RISA, Keogh, 401(k), 403(b),	thrift savings accounts, or other pension or profit-sharing	plans				
	Yes.	Describe	Type of account and Insti	tution name:					
						\$0.00			
22.	Your share		osits you have made so that y	ou may continue service or use from a company utilities (electric, gas, water), telecommunications					
	No.								
	Yes.	Describe	Institution name or individ			\$0.00			
23.		A contract for	a periodic payment of mo	ney to you, either for life or for a number of yea	rs)				
	No. Yes.	Describe	Issuer name and descrip	ion:		\$ 0.00			
24.			RA, in an account in a qu (b), and 529(b)(1).	alified ABLE program, or under a qualified state	e tuition program.	·			
	Yes.	Describe		cription. Separately file the records of any interest	,	\$0.00			
25.	No.		interests in property (ot	ner than anything listed in line 1), and rights or	powers	1			
	Yes.	Describe				\$ 0.00			
26	Datonto co	nvriahta trad-	marks trado socrato and	Lother intellectual property		φ <u>0.00</u>			
∠6.				l other intellectual property n royalties and licensing agreements					
	Yes.	Describe				\$ 0.00			

Doc 1 Filed 10/12/21

Antoinette Debtor 1

35. Any financial assets you did not already list

Describe.....

No.

Case 21-11656 Entered 10/12/21 13:40:28 Desc Main Page 13 of Flumber (if known) _ **Document** 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... RN license 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you No. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ∏No. Company Name & Beneficiary: Yes. Describe..... Term life insurance through AARP 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Describe..... Worker's Compensation Claim. Debtor fell work hurst her wrist, back and ankle. Attorneys of record

Unknown

0.00

\$84.00

Anesi, Ozmon, Rodin, Novak & Kohen Ltd., 161 N. Clark St, Suite 2100, Chicago, IL 60601

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

Case 21-11656
Antoinette Letrice

Doc 1

Filed 10/12/21

Decument F

Entered 10/12/21 13:40:28 Page 14 of Tumber (if known)

Desc Main

Debtor 1 Antoine

First Name

Middle Name

Last Name

	Part 5:	Describe Any Busi	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?		
	No.				
	Yes.				
				Current value	
				portion you on Do not deduct so	
				or exemptions	cource claims
38.	Accounts	receivable or co	mmissions you already earned		
	No.				
	Yes.	Describe			
20	Off:			\$	0.00
39.	•	•	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	No.				
	Yes.	Describe			
			Computer \$400		400.00
40	Machinery	fixtures equin	nent, supplies you use in business, and tools of your trade	\$	400.00
70.	No.	, natures, equipi	nent, supplies you use in business, and tools of your trade		
	Yes.	Describe			
	_			\$	0.00
41.	Inventory				
	No.	,			
	Yes.	Describe		¢	0.00
42.	Interests in	n partnerships o	r joint ventures	Φ	
	No.	-	Name of Entity and Percent of Ownership:		
	Yes.	Describe			
				\$	0.00
43.		lists, mailing list	s, or other compilations		
	No.	Dogoribo			
	Yes.	Describe		\$	0.00
44.	Any busin	ess-related prop	erty you did not already list		
	No.				
	Yes.	Describe			
				\$	0.00
45.	Add the do	ollar value of all o	of your entries from Part 5, including any entries for pages you have attached		
			er here>		\$ 400.00
	all c on		n- and Commercial Fishing-Related Property You Own or Have an Interest In. /e an interest in farmland, list it in Part 1.		
46.		_	gal or equitable interest in any farm- or commercial fishing-related property?		
	No.		o		
	Yes.	Describe			
				\$	0.00
47.	Farm anim		ione mindfal		
	No.	Livestock, poultry, f	arm-raised lish		
	Yes.	Describe			
	Ш.00.	2 5501150		\$	0.00
48.	Crops—eit	ther growing or I	narvested		
	No.				
	Yes.	Describe			0.00
40	Farm and	fishina gayinmo	nt, implements, machinery, fixtures, and tools of trade	\$	0.00
- 13.	No.	g equipilie	ng mpromono, maonino y, nataros, ana tools of traue		
	Yes.	Describe			
				\$	0.00

First Name Middle Name Last Name		
50. Farm and fishing supplies, chemicals, and feed No.		
Yes. Describe		\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list	t	
Yes. Describe		\$ 0.00
52. Add the dollar value of all of your entries from Part 6, including any entries	s for pages you have attached	<u> </u>
for Part 6. Write that number here		\$0.00
Part 7. Describe All Property You Own or Have an Interest in That You Did N	lot List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number h	and	\$0.00
54. Add the dollar value of all of your entries from Fart 7. White that fluidson in		
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 19,650.00	
57. Part 3: Total personal and household items, line 15	\$ 2,700.00	
58. Part 4: Total financial assets, line 36	<u>\$84.00</u>	
59. Part 5: Total business-related property, line 45	\$ 400.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 22,834.00	\$ 22,834.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$22,834.00

Fill in this in	formation to identif	y your case:	
Debtor 1	Antoinette	Letrice	Shannon
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of	_ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check			
=	ming state and federal nonbankrupto ming federal exemptions. 11 U.S.C.		§ 522(D)(3)	
You are clall	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2010 Chevrolet Malibu with over 150,000 miles.	\$_500	\$ _ 500	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2017 Honda CR-V with over 85,000 miles	\$ <u>19,150</u>	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	linens, small appliances, table & chairs, bedroom set	\$1,000	\$ 1,000	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, cell phone. laptop	\$_500	\$_500	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 865647	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 17 of 67
Case Number (if known)

Middle Name

Debtor 1 Antoinette First Name

Letrice

Last Name

Part 2: Addi	itional Page			
	ion of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, coats, wear, shoes, accessories	\$_1,000	\$1,000	735 ILCS 5/12-1001(a),(e) - \$1,000.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry	\$_200	\$ _ 200	735 ILCS 5/12-1001(b) - \$200.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Health Care Associates Credit Union , 4.00	\$_4	\$_4	735 ILCS 5/12-1001(b) - \$4.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Chase Bank , 80.00	\$_80	\$_ 80	735 ILCS 5/12-1001(b) - \$80.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Worker's Compensation Claim. Debtor fell work hurst her wrist, back and ankle. Attorneys of	\$Unknown	\$	820 ILCS 305/21 - \$0.00
Line from Schedule A/B:	record Anesi, Ozmon, Rodin,		100% of fair market value, up to any applicable statutory limit	
Brief description:	Computer	\$_400	\$_400	735 ILCS 5/12-1001(d) - \$400.00
Line from Schedule A/B:	39		100% of fair market value, up to any applicable statutory limit	
3. Are you claimi	ng a homestead exemption of more	than \$170,350?		
(Subject to adju	ustment on 4/01/22 and every 3 years	s after that for cases filed on	or after the date of adjustment .)	
No.				
Yes. Did yo	ou acquire the property covered by the	e exemption within 1,215 day	ys before you filed this case?	
☐ No				
Yes.				
Official Form 106	C Record # 865647	Schedule C: The	Property You Claim as Exempt	Page 2 of 2

Fill in this i	Case 21-1 information to identify		oc 1 Filed 10	/12/21		ed 10/12/2 3 of 67	1 13:40:28	Desc Main	
Debtor 1	Antoinette	Letrice	Sh	nannon					
Deblor	First Name	Middle Name	Last						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last	Name					
United State	es Bankruptcy Court for the	e: <u>NORTHERN</u>							
Case Numb	er		(Sta	te)				Check if thi	s is an
(If known)								amended fi	ling
Official F	Form 106D								
Schedul	e D: Creditors	Who Have	e Claims Secu	red by P	roperty	V			12/15
1. Do any cr No. C	ges, write your name a reditors have claims so Check this box and sub- Fill in all of the informat List All Secured Claim	ecured by your p mit this form to th ion below.	,	schedules. You	ı have noth	ing else to report	on this form.		
Part 1:	List All Secured Claim	5					Column A	Column A	Column C
for each	claim. If more than one	e creditor has a p	an one secured claim, li articular claim, list the o al order according to the	ther creditors i	in Part 2.		Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion
2.1 Honda	a Finance		Describe the proper	rty that secures	s the claim:		\$ _16,882.59	\$ <u>19,150.00</u>	\$ <u>0.00</u>
Creditor'			2017 Honda CR-V	with over 85,0	00 miles		7		
PO BO Number	ox 660674 Street								
			As of the date you f	ile. the claim is	: Check all	that apply.	_		
			Contingent	,					
Dallas		TX 75266	Unliquidated						
City	•	State Zip Code	Disputed						
Who owe	es the debt? Check one.		Nature of Lien. Che	ck all that apply.					
=	or 1 only		An agreement you	ı made (such as	mortgage or	secured			
=	or 2 only		car loan)						
=	or 1 and Debtor 2 only		Statutory lien (suc		echanic's lien)			
At lea	st one of the debtors and	another	Judgment lien from						
	k if this claim relates to	а	Other (including a	right to offset) _					
Date Deb	ot was incurred08	/2017	Last 4 digits of acco	ount number _	<u>5925</u>				
Part 2:	List Others to Be Notif	fied for a Debt Tha	at You Already Listed						
trying to colle	ect from you for a debt y	ou owe to someo that you listed in	out your bankruptcy for ne else, list the creditor Part 1, list the additiona	in Part 1, and t	hen list the	collection agency	here. Similarly, if yo	ou have more	

Add the dollar value of your entries in Column A on this page. Write that number here: \$<u>16,882.59</u>

F:11	in Alain in			Filed 10/12/21	Entered 10/3 9 of 67		Desc Main	
FIII	in this in	formation to identify yo	ur case:		9 01 07			
De	btor 1	Antoinette	Letrice	Shannon				
		First Name	Middle Name	Last Name				
	btor 2							
(Spo	ouse, if filing)	First Name	Middle Name	Last Name				
Un	ited States	Bankruptcy Court for the : _	NORTHERN Distric					
Ca	se Number			(State)			Check if	f this is an
(If	known)						amende	d filing
Offi	cial Fo	orm 106E/F						
ich	edule	F/F: Creditors	Who Have I	Jnsecured Claims				12/15
Par 1. Do	ors with pod, copy the any addition of any creed No. Go Yes. ist all of years of the column of the c	artially secured claims to Part you need, fill it o ional pages, write your sist All of Your PRIORITY ditors have priority unset to Part 2. our priority unsecured disted, identify what type	that are listed in Sc ut, number the entr name and case nur Unsecured Claims ecured claims again claims. If a creditor of claim it is. If a cla	nst you? nas more than one priority uns im has both priority and nonpri	ecured claim, list the cooring amounts, list that	Property. If more space in Page to this page. On the page to this page. On the page to this page. On the page to t	sne claim. For priority and	
uı	nsecured o	claims, fill out the Contin	uation Page of Part	s in alphabetical order accordir 1. If more than one creditor ho ctions for this form in the instru	lds a particular claim, l	•		Nonpriority
	l inc Dria	with Dobt			4126	4 609 00	amount	amount
2.1	Creditor's N	ority Debt	L:	ast 4 digits of account number	4136	\$ <u>1,608.00</u>	<u>\$ 1,608.00</u>	\$ <u>0.00</u>
	PO Box		w	hen was the debt incurred?	2019			
	Number	Street						
			<u>A</u>	s of the date you file, the claim	is: Check all that apply.			
	Philadel	nhia PA	19101	Contingent				
	City	<u> </u>	Zip Code	Unliquidated				
'	_	the debt? Check one.	L	Disputed				
	Debtor 1	•	_	(
	Debtor 2	z only 1 and Debtor 2 only	<u>,,</u>	pe of PRIORITY unsecured cla Domestic support obligations	ıım:			
	=	one of the debtors and anot	her [Taxes and certain other debts yo	ou owe the government			
	=	if this claim relates to a		rance and contain care, access ye	a one are government			
	_	inity debt		Claims for death or personal inju	ry while you were			
ļ		n subject to offest?	_	intoxicated	, ,			
	No			Other. Specify Debt Owed				
	Yes							
Par	rt 2:	ist All of Your NONPRIOR	RITY Unsecured Clai	ms				
3. D (o any cred	ditors have nonpriority	unsecured claims a	gainst you?				
Γ	_	-		this form to the court with your	other schedules.			
	Yes.							
no in	onpriority uncluded in l	unsecured claim, list the	creditor separately f creditor holds a part	ohabetical order of the credito for each claim. For each claim icular claim, list the other credi	listed, identify what typ	pe of claim it is. Do not list	claims already	
								Total claim

Debtor 1	Antoinette Letrice	Document Shannon	Page 20 of 67 Case Number (if known)			
	First Name Middle Name	Last Name	, ,			
4.1	Advocate Health Care	Last 4 digits of account number	r	<u>\$415.00</u>		
	Creditor's Name 22393 Network Pl.	When was the debt incurred?	2020			
	Number Street					
		As of the date you file, the clair	n is: Check all that apply.			
		Contingent				
	Chicago IL 60673	Unliquidated				
	City State Zip Code	Disputed				
l w	ho owes the debt? Check one. Debtor 1 only					
I Ē	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:			
1 7	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a ser	paration agreement or divorce			
1 7	Check if this claim relates to a	that you did not report as priori				
-	community debt		ing plans, and other similar debts			
Is	the claim subject to offest?					
	No	Other. Specify Medical/De	ental Services			
	Yes					
4.2	Advocate Health Care	Last 4 digits of account number	r 1910	\$ 522.00		
1.2	Creditor's Name					
	29950 Network Place	When was the debt incurred?	2020			
	Number Street					
		As of the date you file, the clair	n is: Check all that apply			
		Contingent	in io. Chook all that apply.			
	Chicago IL 60673	Unliquidated				
	City State Zip Code					
<u>w</u>	ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
<u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:			
[Debtor 1 and Debtor 2 only	Student loans.				
[At least one of the debtors and another	Obligations arising out of a ser	paration agreement or divorce			
ΙГ	Check if this claim relates to a	that you did not report as priori	ty claims			
-	community debt	Debts to pension or profit-sharing plans, and other similar debts				
Is	the claim subject to offest?					
	No	Other. Specify Medical/De	ntal Services			
<u></u>	Yes					
4.3	Alliance Collection	Last 4 digits of account number	r <u>7220</u>	\$ <u>80.00</u>		
	Creditor's Name		2021			
	6143 Marshall Ave	When was the debt incurred?				
	Number Street					
		As of the date you file, the claim	n is: Check all that apply.			
		Contingent				
	Chicago Ridge IL 60415	Unliquidated				
w	City State Zip Code ho owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:			
Ī	Debtor 1 and Debtor 2 only	Student loans.				
	At least one of the debtors and another	Obligations arising out of a sep	paration agreement or divorce			
7	Check if this claim relates to a	that you did not report as priori	ty claims			
-	community debt		ing plans, and other similar debts			
Is	the claim subject to offest?	_				
	No	Other. Specify Collecting to	or Creditor			
[Yes	_				

Page 21 of 67 Document Antoinette Letrice Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Aspen Dental \$ 101.00 Last 4 digits of account number Creditor's Name 2020 PO Box 3126 When was the debt incurred? Number 5965138 As of the date you file, the claim is: Check all that apply. Contingent NY 13220 Syracuse Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes AT T 0816 \$ 1,100.00 Last 4 digits of account number 4.5 Creditor's Name 2021-2021 When was the debt incurred? 8014 Bayberry Rd Number As of the date you file, the claim is: Check all that apply. Contingent Jacksonville 32256 Unliquidated City Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __Collecting for Creditor Yes BMO Harris N.A. **\$** 76.00 4478 Last 4 digits of account number 4.6 Creditor's Name 2020 When was the debt incurred? 3800 West Golf Road, Suite 300 Number As of the date you file, the claim is: Check all that apply. Contingent Rolling Meadows 60008 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Debt Owed Yes

Entered 10/12/21 13:40:28 Case 21-11656 Filed 10/12/21 Desc Main Doc 1 Page 22 of 67
Case Number (if known) Document Antoinette Letrice Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

4.7	Capital ONE BANK USA N	Last 4 digits of account number	\$ 635.00
	Creditor's Name		
	Po Box 31293	When was the debt incurred? 2013-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake City UT 84131	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	-	
4.8	Capital ONE BANK USA N	Last 4 digits of account number	\$ 2,174.00
7.0	Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
	Po Box 31293	When was the debt incurred? 2014-2017	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake City UT 84131	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u> </u>	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.9	Chicago Center for Sports Med	Last 4 digits of account number9316	<u>\$427.00</u>
	Creditor's Name		
	PO Box 537	When was the debt incurred? 2020	
	Number Street		
		As a false data was filler than a laborator Ot 1 - 1 - 11 - 11 - 1	
		As of the date you file, the claim is: Check all that apply.	
	Supermore II 60179	Contingent	
	Sycamore IL 60178	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical Debt	
		Other. Specify	
	Yes		

Record # 865647

Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 23 of 67 Case 21-11656

Debtor 1 Antoinette Letrice

Debior 1	7 1110110110	Case Number (II known)	
	First Name Middle Name	Last Name	
Part 2	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After list	ing any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.10	Chicago Center for Sports Med	Last 4 digits of account number8930	\$ <u>427.00</u>
	Creditor's Name	2020	
<u> </u>	PO Box 537	When was the debt incurred? 2020	
'	Number Street		
_		As of the date you file, the claim is: Check all that apply.	
		Contingent	
-	Sycamore IL 60178	Unliquidated	
	City State Zip Code no owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
l ⊟	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l F	Debtor 1 and Debtor 2 only	Student loans.	
l F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls t	the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.11	Chicago Institute for Advance Surg	Last 4 digits of account number 6721	\$_100.00
	Creditor's Name	When was the debt incurred? 2020	
-	PO Box 14000	When was the debt incurred?	
'	Number Street		
-		As of the date you file, the claim is: Check all that apply.	
١,	Belfast ME 04915	Contingent	
-	Belfast ME 04915 City State Zip Code	Unliquidated	
	no owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
I⊟	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
I⊟	Check if this claim relates to a	that you did not report as priority claims	
_	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls t	the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
7.12	Comenitybank/Ny&Co	Last 4 digits of account number	<u>\$ 270.00</u>
	Creditor's Name Po Box 182789	When was the debt incurred? 2015-2021	
-		When was the debt incurred:	
'	Number Street		
-		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
-	City State Zip Code	Unliquidated	
	ony owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Yes

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify Credit Card or Credit Use

Debtor 1 Antoinette Letrice Document Shannon Page 24 of 67

Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Comenitybank/Victoria \$ 888.00 Last 4 digits of account number Creditor's Name 2015-2021 Po Box 182789 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Commonwealth Edison \$ 800.00 Last 4 digits of account number 4.14 Creditor's Name 2021 3 Lincoln Center 4th Floor When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Oakbrook Terrace 60181 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __Utility Bills/Cellular Service Yes Credit ONE BANK NA \$ 1,027.00 4.15 Last 4 digits of account number Creditor's Name 2015-2021 Po Box 98875 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Las Vegas NV 89193 Unliquidated Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

No

Yes

Other. Specify __ Credit Card or Credit Use

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 25 of 67
Case Number (if known)

Debtor 1 Antoinette Letrice

	First Name Middle Name	Last Name	
Par	Your NONPRIORITY Unsecured Claims - C	Continuation Page	
After li	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.16	Equifax	Last 4 digits of account number4136	\$ 0.00
4.10	Creditor's Name	Luci 4 digito oi doccuiri riuribor	·
	PO Box 740241	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Atlanta GA 30374	Contingent	
	City State Zip Code	Unliquidated	
\ <u>\</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Notice Only	
	Yes		
4.17	Experian	Last 4 digits of account number 4136	\$ <u>0.00</u>
	Creditor's Name	When we the debt in sure do	
	PO Box 2002	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Allan TV 75040	Contingent	
	Allen TX 75013	Unliquidated	
١ ٧	City State Zip Code Who owes the debt? Check one.	Disputed	
1	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans.	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
;	Check if this claim relates to a	that you did not report as priority claims	
۱ ۱	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?	_	
	No	Other. Specify Notice Only	
[Yes		
4.18	FED LOAN SERV	Last 4 digits of account number 0014	\$ <u>6,834.00</u>
	Creditor's Name	0004 0004	
	Po Box 60610	When was the debt incurred? 2021-2021	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106		
,	City State Zip Code Who owes the debt? Check one.	Disputed	
ĭ	Debtor 1 only	_	
		Turns of NONDDIODITY unaccounted a latent	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	Interest keeps running on most
	Debtor 1 and Debtor 2 only	Student loans.	non-dischargeable debts including student loans,
إا	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	and other educational debts. You may owe more
L	Check if this claim relates to a	that you did not report as priority claims	after the case is over than you did before filing.
	community debt	Debts to pension or profit-sharing plans, and other similar debts	

Is the claim subject to offest?

No

Yes

Other. Specify ____

Page 26 of 67 Document Antoinette Letrice Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** FED LOAN SERV \$ 141,274.00 Last 4 digits of account number _ Creditor's Name 2018-2021 Po Box 60610 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Harrisburg PA 17106 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Interest keeps running on most Debtor 1 and Debtor 2 only Student loans. non-dischargeable debts including student loans, Obligations arising out of a separation agreement or divorce At least one of the debtors and another and other educational debts. You may owe more that you did not report as priority claims Check if this claim relates to a after the case is over than you did before filing. Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes First Premier BANK \$ 575.00 Last 4 digits of account number 4.20 Creditor's Name 2014-2021 When was the debt incurred? 601 S Minnesota Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57104 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ___Credit Card or Credit Use No Yes First Premier BANK \$ 1,192.00 Last 4 digits of account number 4.21 Creditor's Name 2013-2021 When was the debt incurred? 601 S Minnesota Ave Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57104 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

that you did not report as priority claims

Other. Specify __ Credit Card or Credit Use

Debts to pension or profit-sharing plans, and other similar debts

No

Yes

Debtor 1 Antoinette Letrice Document Shannon Page 27 of 67
Case Number (if known)

Last Name

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4 22	GBS/FIRST ELECTRONIC B	Last 4 digits of account number 1664	\$ 1,633.00
4.22	Creditor's Name	Last 4 digits of account number	<u> </u>
	Po Box 4499	When was the debt incurred? 2020-2021	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Beaverton OR 97076		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.23	Healthcare Assoc CU	Last 4 digits of account number 0700	\$ 1,264.00
	Creditor's Name	When was the debt incurred? 2018-2021	
	1151 E Warrenville Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Naperville IL 60563	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	T (NONDRIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.,	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Down on the Personal Loan	
	Yes	Other. Specify Personal Loan	
4.04	Holiday INN CLUB Vacat	Last 4 digits of account number0625	\$ 12,395.00
4.24	Creditor's Name	Last 4 digits of account number	<u> </u>
	8505 W Irlo Bronson Memo	When was the debt incurred? 2017-2021	
	Number Street		
		As of the data you file the plains in Observation that savely	
		As of the date you file, the claim is: Check all that apply.	
	Kissimmee FL 34747	Contingent	
	City State Zip Code	Unliquidated	
1	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes	_	

Page 28 of 67 Document Antoinette Letrice Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Illinois Dept of Human Services \$ 851.00 Last 4 digits of account number Creditor's Name 2009 100 South Grand Avenue East When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Springfield 62762 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes Lane Bryant 6667 \$ 50.00 Last 4 digits of account number 4.26 Creditor's Name 2021 PO Box 182127 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Loyola University Health System \$ 1,524.00 6498 Last 4 digits of account number 4.27 Creditor's Name 2020 When was the debt incurred? 2160 S 1st Ave Number As of the date you file, the claim is: Check all that apply. Contingent Maywood 60153 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Yes

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify Medical Debt

Page 29 of 67 Document Antoinette Letrice Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Mercy Hospital \$ 599.00 Last 4 digits of account number Creditor's Name 2020 PO Box 776459 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Janesville WI 53547 Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Nicor Gas \$ 732.00 Last 4 digits of account number 4.29 Creditor's Name 2020 PO Box 549 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Aurora 60507 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service Yes Onemain \$ 9,270.00 2059 Last 4 digits of account number 4.30 Creditor's Name 2018-2020 Po Box 1010 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Evansville IN 47706 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No

Yes

Other. Specify Personal Loan

Page 30 of 67 Document Antoinette Letrice Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Progressive Leasing, LLC \$ 3,620.00 Last 4 digits of account number _ Creditor's Name 2021 11629 S 700 E #250 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent LIT 84020 Draper Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Debt Owed Yes Rozlin Financial Group 9316 \$ 247.00 Last 4 digits of account number 4.32 Creditor's Name 2020-2020 1628 Dekalb Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sycamore 60178 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical Debt Yes Syncb/PPC 5775 \$ 2,320.00 Last 4 digits of account number 4.33 Creditor's Name 2019-2021 When was the debt incurred? Po Box 530975 Number As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use Yes

Document Page 31 of 67 Antoinette Letrice Case Number (if known) Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** T-Mobile \$ 320.00 Last 4 digits of account number Creditor's Name 2021 PO Box 742596 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OH 45274-2596 Cincinnati Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes TD BANK USA/Targetcred \$ 152.00 4.35 Last 4 digits of account number Creditor's Name 2015-2019 When was the debt incurred? Po Box 673 Number Street As of the date you file, the claim is: Check all that apply. Contingent Minneapolis 55440 Unliquidated Zip Code State Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Theodore Birndorf and Associates \$ 3,000.00 5634 Last 4 digits of account number 4.36 Creditor's Name 2013 When was the debt incurred? 5901 North Cicero Avenue Number #200 As of the date you file, the claim is: Check all that apply. Contingent Chicago 60646 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?

No

Yes

Other. Specify ___Notice Only

Page 32 of 67 Document Antoinette Letrice Case Number *(if known)* . Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Transunion \$ 0.00 Last 4 digits of account number __ Creditor's Name PO Box 1000 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent PA 19022 Chester Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Notice Only Yes University Pathologists, PC 5441 \$ 88.00 4.38 Last 4 digits of account number Creditor's Name 2021 5700 Southwyck Blvd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Toledo OH 43614 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Medical/Dental Services Yes Village of Chicago Ridge \$ 1,758.00 7874 Last 4 digits of account number 4.39 Creditor's Name 2020 When was the debt incurred? PO Box 1368 Number As of the date you file, the claim is: Check all that apply. Contingent **Elmhurst** 60126 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offest?

No

Yes

Other. Specify __ Utility Bills/Cellular Service

Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Case 21-11656

Document Debtor 1 Antoinette Letrice

Page 33 of 67
Case Number (if known)

Last Name List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankrupte example, if a collection agency is trying to collect from you for a debt yo 2, then list the collection agency here. Similarly, if you have more than o additional creditors here. If you do not have additional persons to be not	u owe to someone else, list the original creditor in Parts 1 or ne creditor for any of the debts that you listed in Parts 1 or 2, list the
State Collection Service, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name 2509 S. Stoughton Rd	Line _ 1 of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Madison WI 53716-025I City State Zip Code	Last 4 digits of account number
Transworld Systems Inc., Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name 507 Prudential Rd	Line 6 of (Check one):
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Horsham PA 19044 City State Zip Code	Last 4 digits of account number 4478
Harris & Harris, LTD, Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name 111 W Jackson Blvd	Line 23 of (Check one):
Number Street Suite 400	Part 2: Creditors with Nonpriority Unsecured Claims
Chicago IL 60604 City State Zip Code	Last 4 digits of account number <u>6498</u>
Convergent Outsourcing Inc., Bankruptcy Dept.	On which entry in Part 1 or Part 2 list the original creditor?
Name PO Box 9004	Line 30 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Street	Part 2: Creditors with Nonpriority Unsecured Claims
Renton WA 98057	Last 4 digits of account number <u>8603</u>
City State Zip Code	

Official Form 106E/F

Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Case 21-11656

Debtor 1 Antoinette

Letrice

Document

Page 34 of 67
Case Number (if known)

Last Name

Add the Amounts for Each Type of Unsecured Claim

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$1,608.00
	6e. Total. Add lines 6a through 6d.	6e.	\$1,608.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$148,108.00
6h. D 6i. Ot	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$851.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$49,781.00
	6j. Total. Add lines 6f through 6i.	6j.	\$198,740.00

		Case 21-1		Filed 10/12/21	Entered 10/12/21 13:40:2	28 Desc Main
Fi	ll in this in	formation to identify	your case:		5 of 67	
D	ebtor 1	Antoinette	Letrice	Shannon		
_		First Name	Middle Name	Last Name		
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		
U	nited States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of _			
	ase Number f known)			(State)		Check if this is an amended filing
Off	icial F	orm 106G				· ·
			y Contracts and	linevnired i es	SAS	12/1
nforr additi	mation. If n ional page Do you hav No. Ch	nore space is needed s, write your name a re any executory con eck this box and sub	d, copy the additional page, nd case number (if known). stracts or unexpired leases? mit this form to the court with	fill it out, number the e	n are equally responsible for supplying contries, and attach it to this page. On the top ou have nothing else to report on this form. Schedule A/B: Property (Official Form 106A/	o of any
е	-	nt, vehicle lease, cel	• •		. Then state what each contract or lease is ruction booklet for more examples of executor	•
	Person or	company with whon	n you have the contract or l	ease	State what the contract or	lease is for
2.1]					
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.2						
	Name					
	Number	Street			-	
	City		State Zip	Code	-	
2.3						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.4						
	Name				-	
	Number	Street			-	
	City		State Zip	Code	-	
2.5						
	Name				_	
	Number	Street			-	

State Zip Code

City

Fill in this in	Fill in this information to identify your case:			
Debtor 1	Antoinette	Letrice	Shannon	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for th	e: <u>NORTHERN</u> _ District of _	ILLINOIS(State)	
Case Number			(State)	
(If known)				

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ad	ditional Pa	ages, write your name and	d case number (if known). Answ	er every questi	on.
1. D c	o you have	any codebtors? (If you ar	re filing a joint case, do not list eitl	her spouse as a	codebtor.)
	No.				
	Yes				
			in a community property state evada, New Mexico, Puerto Rico	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	l your spouse, former spou	se, or legal equivalent live with yo	ou at the time?	
	_	s. Inwhich community state	or territory did you live?		Fill in the name and current address of that person.
	Name	of your spouse, former spouse or I	egal equivalent		
	Numb	per Street			
	City		State	Zip Cod	е
S		F, or Schedule G to fill ou	t Column 2.		Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply: Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
_	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
_	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

	Case 21-11656	Doc 1		Entered Page 37		1 13:40:28	Desc Main	
Fill in this in	formation to identify your	case:						
Debtor 1	Antoinette	Letrice	Shannon	_				
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name	_				
United States	Bankruptcy Court for the : <u>NC</u>	ORTHERN DISTRI	CT OF ILLINOIS_					
Case Number (If known) Official Fe					A CI	• •	wing post-petition e as of the following date	:
Schedul	e I: Your Incon	ne						12/15
supplying corre If you are separa	ct information. If you are ma ated and your spouse is not	arried and not fil filing with you,	ople are filing together (Deb ing jointly, and your spouse do not include information a ges, write your name and ca	e is living with y about your spo	you, include in ouse. If more s _l	formation about yo bace is needed, att	our spouse.	

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	1	Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Registered Nurse		
Occupation may Include student or homemaker, if it applies.	Employers name Employers address	Workman's Comp		
		,		
	How long employed there?	Since 7/1/2020		
spouse unless you are separated	the date you file this form. If you h		•	
	ace, attach a separate sheet to this		an employers for that perso	on the
			For Debtor 1	For Debtor 2 or non-filing spouse
	ry and commissions (before all pa calculate what the monthly wage w		\$0.00	\$0.00
3. Estimate and list monthly over	time pay.		\$0.00	\$0.00
4. Calculate gross income. Add lin	ne 2 + line 3.		\$0.00	\$0.00

Official Form 106I Page 1 of 2 Record # 865647 Schedule I: Your Income

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 38 of 67

				For Debtor 1		Debtor 2 or -filing spouse		
c	op	y line 4 here	4.	\$0.00		\$0.00		
		payroll deductions:	_					
		ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
		Mandatory contributions for retirement plans	5b. —	\$0.00		\$0.00		
5	c. \	oluntary contributions for retirement plans	5c. —	\$0.00		\$0.00		
5	id. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
		nsurance	5e. —	\$0.00		\$0.00		
5	of. C	Omestic support obligations	5f. —	\$0.00		\$0.00		
5	ig. l	Inion dues	5g. 	\$0.00		\$0.00		
		Other deductions. Specify:	5h. —	\$0.00		\$0.00		
6. Add	the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$0.00		\$0.00		
7. Calc	cula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. List	all	other income regularly received:						
8	la.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$65.50		\$0.00		
8	ßb.	Interest and dividends	8b.	\$0.00		\$0.00		
8	Bc.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
8	ßd.	Unemployment compensation	8d.	\$0.00		\$0.00		
8	le.	Social Security	8e. —	\$0.00		\$0.00		
8	ßf.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	ß.	Pension or retirement income	8g. 	\$0.00		\$0.00		
	ßh.	Other monthly income. Specify: Worker's Compensation (\$4.563.76).	8h. —	\$4,563.76		\$0.00		
9. A	۸dd	(\$4,563.76), all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$4,629.26		\$0.00		
10. C	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$4,629.26 +		\$0.00	Г	\$4,629.26
A	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		¥ 1,020120		V		V 1,020120
lı 0 0	nclu the Oo n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	ur dependen	,			11.	\$0.00
12. A	Add	the amount in the last column of line 10 to the amount in line 11. The res	ult is the com	bined monthly income.			_	
		e that amount on the Summary of Schedules and Statistical Summary of Ce		s and Related Data, if it	applies		12.	\$4,629.26
	х	ou expect an increase or decrease within the year after you file this form' No. Yes. Explain:	?					

Fill in this i	nformation to identify y	our case:				
Debtor 1	Antoinette	Letrice	Shannon	Check if this is:		
	First Name	Middle Name	Last Name	An amend	· ·	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following o	:-petition chapter 13 late:
United States	s Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS_			
Case Numbe	er		_	MM / DD /	YYYY	
					_	2 because Debtor 2
<u>Official F</u>	<u>form 106J</u>			☐ maintains	a separate house	ehold.
Schedu	le J: Your Ex	rpenses				12/15
	needed, attach anothe			are equally responsible for supply ges, write your name and case nu	_	
	Describe Your Househol	d				
	Go to line 2. Does Debtor 2 live in a	u separate household? ust file a separate Schedul	e J.			
_	have dependents?	X No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not li Debtor 2	ist Debtor 1 and 2.		this information for dent			X No
	state the dependents'					Yes
names.						X No
					_	Yes X No
						Yes
						X No
						Yes
						X No
						Yes
_	expenses include es of people other than	X No				
	f and your dependents					
Part 2:	Estimate Your Ongoing I	Monthly Expenses				
-		· · · -		n as a supplement in a Chapter 13 check the box at the top of the for		
the applicable			man if was know the walve			
		-	nce if you know the value Income (Official Form 106I.)	١	our expenses
4. The ren	tal or home ownership	expenses for your reside	ence. Include first mortgage	e payments and		
any ren	t for the ground or lot.				4.	\$1,400.00
If not in	cluded in line 4:					
	eal estate taxes				4a.	\$0.00
	operty, homeowner's, o				4b.	\$0.00
	ome maintenance, repai omeowner's association	ir, and upkeep expenses or condominium dues			4c. 4d.	\$0.00 \$0.00
	ssomioi o association	5. Sondonimidin duos			т и .	Ψ0.00

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 40 of 67

Antoinette Letrice Shannon Case Number (if known)

Debtor 1

	First Name Last Name		Vour evnens	
			Your expens	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.0
	Utilities: 6a. Electricity, heat, natural gas	6a.		\$150.0
	6b. Water, sewer, garbage collection	6b.		\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$389.0
	6d. Other. Specify:	6d.	\$	0.0
	Food and housekeeping supplies	7.		\$400.0
	Childcare and children's education costs	8.		\$0.0
	Clothing, laundry, and dry cleaning	9.		\$150.0
0.	Personal care products and services	10.		\$150.0
	Medical and dental expenses	11.		\$150.0
	Transportation. Include gas, maintenance, bus or train fare.	12.		\$295.0
	Do not include car payments.			
3.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$25.
1.	Charitable contributions and religious donations	14.		\$200.
5.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$50.
	15b. Health insurance	15b.		\$0.
	15c. Vehicle insurance	15c.		\$180.
	15d. Other insurance. Specify:	15d.		\$0.
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify: Federal or State Tax Deductions or Repayments	16.		\$100.
7.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$567.
	17b. Car payments for Vehicle 2	17b.		\$0.
	17c. Other. Specify:	17c.		\$0.
	17d. Other. Specify:	17d.		\$0.
8.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form 106l).	18.		\$0.0
9.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.
٥.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.		\$ 0.
	20b. Real estate taxes	20b.	\$	0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.
	20e. Homeowner's association or condominium dues	20e.	\$	0.0

 Official Form 106J
 Record #
 865647
 Schedule J: Your Expenses
 Page 2 of 3

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 41 of 67

Debtor '	Antoi	inette	Letrice	Shannon	Case Number (if known)		
	First Na	ame	Middle Name	Last Name			
21.	Other. S	Specify:Bu	siness Expenses (\$418.00),		_	21.	\$418.00
22	Your mo	nthly expens	se: Add lines 4 through 21.			22.	\$4,624.00
	The resu	ılt is your mor	thly expenses.				
23.	Calculat	e your month	nly net income.				
	23a.	Copy line	12 (your comibined monthly in	ncome) from Schedule I.		23a.	\$4,629.26
	23b.	Copy your	monthly expenses from line 2	22 above.		23b. –	\$4,624.00
	23c.	Subtract ye	our monthly expenses from you	our monthly income.		23c.	\$5.26
		The result	is your monthly net income.				
24.	Do vou e	expect an inc	rease or decrease in your ex	openses within the year after you	file this form?		
	-	•	<u>-</u>	r car loan within the year or do you			
	mortgage	e payment to	increase or decrease becaus	e of a modification to the terms of	your mortgage?		
	X No						
	Yes	s. Expla	in Here:				

 Official Form 106J
 Record #
 865647
 Schedule J: Your Expenses
 Page 3 of 3

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 42 of 67

Fill in this in	formation to identify	your case:	
Debtor 1	Antoinette	Letrice	Shannon
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		e: <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>
Case Number (If known)	r		_

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT	Г an attorney to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read correct.	d the summary and schedules filed with this declaration and that they are true and
x	x
Signature of Debtor 1	Signature of Debtor 2
Date 10/05/2021 MM / DD / YYYY	Date
	DateMM / DD / YYYY

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 43 of 67

Fill in this in	Fill in this information to identify your case:							
Debtor 1	Antoinette	Letrice	Shannon					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for th	e: NORTHERN District of	<u>ILLINOIS</u>					
			(State)					
Case Number (If known)								

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number	(if known). Answer every question.			
Part	Give Details About Your Marital Status and W	/here You Lived Before		
01. W h	at is your current marital status?			
Г	Married			
	Not married			
02 D u	ring the last 3 years, have you lived anywhere of	ther than where you live no	w?	
	No.			
	Yes. List all of the places you lived in the last 3 ye	ears. Do not include where y	ou live now.	
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
			Same as Debtor 1	Same as Debtor 1
	24 158Th Pl	FROM 10/2015		
	Calumet City IL 60409-4940	To 07/2019		
			Same as Debtor 1	По D
	9319 S Pulaski Rd	FROM 11/2018		Same as Debtor 1
	Evergreen Park IL 60805-1848	To 10/2020		
	thin the last 8 years, did you ever live with a spo perty states and territories include Arizona, Cal			-
	d Wisconsin.)			,
_	No.	(055 : 15 4001)		
	Yes. Make sure you fill out Schedule H: Your Cod	ebtors (Official Form 106H).		
Part :	Explain the Sources of Your Income			

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 44 of 67

	Antoinette	Letrice	Shannon	Case	e Number (if known)	
	First Name	Middle Name	Last Name			
	n the total amount of inc	come you received	from all jobs and all busines	ss during this year or the two pases, including part-time activities, list it only once under Debtor 1	s.	
٦N	lo.					
	es. Fill in the details					
			Debtor 1		Debtor 2	
		Sources of income Check all that apply	Gross income (before deductions and exclusions)	Sources of income Check all that apply	Gross income (before deductions an exclusions)	
F	From January 1 of curi	rent vear until	Wages, commissions,	\$585	Wages, commissions,	
	he date you filed for b	-	bonuses, tips		bonuses, tips	
•	ne date you med for b	ankiuptey.	Operating a business		Operating a business	
F	For last calendar year:		Wages, commissions,	\$49,478	Wages, commissions,	
	January 1 to Decembe		bonuses, tips		bonuses, tips	
•	- and any it to December	J., 2020)	Operating a business		Operating a business	
F	For the calendar year b	pefore that:	Wages, commissions,	\$55,461	Wages, commissions,	
	January 1 to December		bonuses, tips		bonuses, tips	
,	oundary 1 to Decembe	31 01, 2013)	Operating a business		Operating a business	
Y	es. Fill in the details					
			Debtor 1	O	Debtor 2	
			Sources of income Describe below.	(before deductions and	Sources of income Describe below.	Gross income
				exclusions)		(before deductions ar exclusions)
F	From January 1 of cur	rent year until	Worker's	\$42,000		
	-	-	Worker's Compensation			(before deductions an exclusions)
	From January 1 of curr	-				

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 45 of 67

ebto	r 1	Antoinette	Letrice	Shannon		Cas	se Number (if known) _					
		First Name	Middle Name	Last Name								
06	Are	either Debtor 1's or l	Debtor 2's debts primarily c	onsumer debts?								
	70	onnor Bobior 1 o or 1	obtor 2 o dobto primarily o	onounior dobto.								
	П	No Neither Dehtor 1	nor Debtor 2 has primarily	consumer debts Co	nsumer debt	s are defined in 1	1 U.S.C. & 101(8) a	9				
	ш	No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as										
		"incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?										
		During the 90 da	ys before you filed for bankit	upicy, did you pay ari	y creditor a to	tai 0i \$0,025 Oi	more:					
		☐ No. Go to lin	. 7									
		III No. Go to iin	e 7.									
		□ Vac List hal	ou ooob araditar ta wham va	w noid a total of CG	OE* or more in		vmonto and the					
			ow each creditor to whom yo	•		-	-					
			you paid that creditor. Do no									
		• •	t and alimony. Also, do not ir		-							
		^ Subject to adjustme	nt on 4/01/22 and every 3 ye	ears after that for case	es filed on or	after the date of	adjustment.					
	_	v - 1										
			btor 2 or both have primaril	-								
		During the 90 d	ays before you filed for bank	ruptcy, did you pay a	ny creditor a t	otal of \$600 or n	nore?					
		No. Go to lin	e 7.									
		—										
			ow each creditor to whom yo									
		creditor. Do	not include payments for dor	nestic support obligat	ions, such as	child support ar	d					
		alimony. Als	o, do not include payments t	o an attorney for this	bankruptcy ca	ise.						
				Dates of	Total amo	unt paid	Amount you still	owe	Was this payment for			
				payments		-	-					
07	\/\/ith	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?										
•			ives; any general partners; r		-	-		al partner	···			
		-	are an officer, director, pers			-		-				
	-	-	business you operate as a s	ole proprietor. 11 U.S	S.C. § 101. Inc	clude payments	for domestic support	obligatio	ns,			
	sucr	n as child support and	allmony.									
		No.										
		Yes. List all payments	to an insider.									
				Dates of	Total amo	ount Am	ount you still	Reason	for this payment			
				payment	paid	owe	•					
80			îled for bankruptcy, did you r	make any payments o	or transfer any	property on acc	ount of a debt that b	enefited				
		nsider? ude payments on debi	s guaranteed or cosigned by	ı an insider								
	_	, ,	g.aa	, all moraell								
	=	No.										
		Yes. List all payments	to an insider.									
				Dates of	Total amo		ount you still		for this payment			
				payment	paid	owe		Include	creditor's name			
Pa	urt 4:	Identify Legal ac	tions, Repossessions, and Fo	reclosures								
09	With	nin 1 year before you t	îled for bankruptcy, were you	u a party in any lawsu	it, court action	n, or administrati	ve proceeding?					
			ding personal injury cases, s	small claims actions,	divorces, colle	ection suits, pate	rnity actions, suppor	t or custo	ody			
	mod	lifications, and contra	ct disputes.									
		No.										
	•	Yes. Fill in the details.										
				Nature of the case		Court or agend	у		Status of the case			
		20 WC 025024		Worker's Compensa	ntion	Illinois Worker's	Compensation		Pending			
				Claim		Commission			On appeal			
				J. C.		<u> </u>			= ''			
									Concluded			
												

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 46 of 67

Debto	r 1	Antoinette	Letrice	Shannon	Case Number (if kn	own)	
		First Name	Middle Name	Last Name			
10		hin 1 year before you fileck all that apply and fill		of your property repossessed, for	eclosed, garnished, attached, s	eized, or levied?	
		No. Go to line 11					
		Yes. Fill in the informat	ion below.				
11			ı filed for bankruptcy, did a ent because you owed a do	any creditor, including a bank or ebt?	financial institution, set off ar	y amounts from y	our accounts
	=	No. Go to line 11	: b-l				
12	_	Yes. Fill in the informat		ny of your property in the posse	ssion of an assignee for the be	enefit of creditors.	a
	cou	-	a custodian, or another of			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	=	Yes.					
P	art 5	List Certain Gifts a	and Contributions				
13	Witl	hin 2 years before you	filed for bankruptcy, did y	ou give any gifts with a total val	ue of more than \$600 per pers	on?	
	_	No.					
11	_	Yes. Fill in the details fo	-				
14	_		tiled for bankruptcy, did y	ou give any gifts or contributior	is with a total value of more th	an \$600 to any cha	arity?
	_	No.					
		Yes. Fill in the details for	or each gιπ.				
		Gifts or contributions total more than \$600	to charities that	Describe what you contributed	ı	Date you contributed	Value
		An Open Door, Hamn	nond, IN	Tithes		Monthly	\$200
P	art 6	List Certain Losses	s				
15		hin 1 year before you f nbling?	iled for bankruptcy or sinc	e you filed for bankruptcy, did y	ou lose anything because of t	heft, fire, other dis	aster, or
		No.					
		Yes. Fill in the details for	or each gift.				
		List Certain Payme	ente or Transfers				
	art 7						
16	cor	nsulted about seeking	bankruptcy or preparing a	ou or anyone else acting on you bankruptcy petition? s, or credit counseling agencies			ou
		No.					
		Yes. Fill in the details					
		Party Contact Info		Description and value of any p	property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.				From	\$1,538.00
		55 E. Monroe Street	#3400			09/07/2021 - 10/05/2021	
		Chicago,IL 60603					

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 47 of 67

Deptor 1	Antomette	Letitle	Silaililoii	Case	Number (If known)	
	First Name	Middle Name	Last Name			
	Party Contact Info		Description and value of	of any property transferre	d Date paym	ent Amount of payment
			2000ption and value o	, pp ty transition	or transfer	or paymont
			Credit Counseling Service	AC		
	Hananwill Credit Cou	nseling	- Orden Counselling Service	-	2021	\$25.00
	115 N. Cross St.		_			
	Robinson, IL 62454					
			_			
pr Do	•	with your credito	y, did you or anyone else acting o rs or to make payments to your cr you listed on line 16.		sfer any property to anyo	ne who
_	_					
tra In- Do	ansferred in the ordinary clude both outright trans	course of your busters and transfers	cy, did you sell, trade, or otherwis usiness or financial affairs? s made as security (such as the gr nave already listed on this stateme	ranting of a security inter		-
	Yes. Fill in the details for	or each gift.				
19 W	-	u filed for bankrup	tcy, did you transfer any property rotection devices.)	to a self-settled trust or	similar device of which y	ou are a
	No.					
_		or oook gift				
L	Yes. Fill in the details for	or each gift.				
Part	List Certain Finance	cial Accounts, Instru	uments, Safe Deposit Boxes, and Sto	orage Units		
so In	old, moved, or transferre clude checking, savings buses, pension funds, co	ed? s, money market, o	y, were any financial accounts or in other financial accounts; certific ciations, and other financial institu	cates of deposit; shares in	-	
L	Yes. Fill in the details.		I and district of a count or only	T	D-4	l
			Last 4 digits of account number	Type of account or instrument		Last balance before closing or transfer
ca	sh, or other valuables?	_	ear before you filed for bankrupto	cy, any safe deposit box o	or other depository for se	curities,
_	No.					
	Yes. Fill in the details.					
			Who else had access to it?	Describe the conte		Do you still
00 -						have it?
22 H a	ave you stored property	in a storage unit o	or place other than your home with	nin 1 year before you filed	d for bankruptcy?	
	No.					
	Yes. Fill in the details.					
	1 103. 1 III III tilo dotalis.		Who also has or had access to it?	Describe the center	onte	Do you still
			Who else has or had access to it?	Describe the conte		Do you still have it?
		y property that so	meone else owns? Include any pro	operty you borrowed fron	n, are storing for, or hold	in trust
	No.					
Ē	Yes. Fill in the details.					
_	1		Where is the property?	Describe the prope	ertv	Value
				Doscribe trie prope	,	

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 48 of 67

Antoinette Letrice Shannon Case Number (if known) Debtor 1 First Name Middle Name Last Name **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? No. Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No. Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Emma's Healing Hands, 6143 Describe the nature of the business **Employer Identification number** Do not include Social Security number or Marshall Ave., 2E, Chiago Ridge, IL Registered Nurse Home Care 60415 EIN: None Name of accountant or bookkeeper Dates business existed None 2018-2021 28 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 49 of 67

Debtor 1 Antoinette Letrice Shannon Case Number (if known) ______

Part 12:	Sign Below	
answe		any attachments, and I declare under penalty of perjury that the ement, concealing property, or obtaining money or property by fraud 000, or imprisonment for up to 20 years, or both.
×		c
5	Signature of Debtor 1	Signature of Debtor 2
[Date 10/05/2021 MM / DD / YYYY	DateMM / DD / YYYY
Did yo	u attach additional pages to Your Statement of Financial Affa	nirs for Individuals Filing for Bankruptcy (Official Form 107)?
No)	
Ye	es	
Did yo	u pay or agree to pay someone who is not an attorney to help	you fill out bankruptcy forms?
No		
Ye	es. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in thi	Case 21-1		Filed 10/12/21	ed 10/12/21 13:40:28 0 of 67	B Desc Main	
		your caoo.				
Debtor 1	Antoinette	Letrice	Shannon			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if fili	ing) First Name	Middle Name	Last Name			
		- NODTUEDN District of 1	II L INIOIO			
United Sta	ates Bankruptcy Court for the	e : <u>NORTHERN</u> District of <u>I</u>	(State)		Check if this is an	
Case Nun (If known)	nber		-		amended filing	
	Form 108			_	Ü	
Statem	nent of Intenti	on for Individua	ls Filing Under Chap	<u>ter 7</u>		12/1
=	_	chapter 7, you must fill out t	this form if:			
	have claims secured by	your property, or ty and the lease has not expi	ired			
=		-	ile your bankruptcy petition or by th	he date set for the meeting of cre	ditors,	
		-	e. You must also send copies to the	_		
f two marrie	ed people are filing toge	ther in a joint case, both are	equally responsible for supplying	correct information.		
	s must sign and date th					
-	lete and accurate as po- ame and case number (•	led, attach a separate sheet to this	form. On the top of any additiona	al pages,	
Part 1:		ho Have Secured Claims				
=	creditors that you listed tion below.	in Part 1 of Schedule D: Cre	editors Who Have Claims Secured	by Property (Official Form 106D)	, fill in the	
Identify 1	the creditor and the pro	perty that is collateral	What do you intend to d secures a debt?	o with the property that	Did you claim the property as exempt on Schedule C?	
Credito	or's		☐ Surrender the p	roperty	☐ No	
name:	Honda Finar	nce	Retain the prop	erty and redeem it	Yes	
Descri	otion of 2017 Honda	CR-V with over 85,000 miles	Retain the prop	erty and enter into a	_ 100	
propert			Reaffirmation A	igreement.		
securir	ng debt:		Retain the prop	erty and [explain]:		
Credito	or's		Surrender the p	property	□ No	
name:	•		<u>=</u>	erty and redeem it	_	
			_ · ·	erty and enter into a	Yes	
Descrip propert			Reaffirmation A	· ·		
	ng debt:			erty and [explain]:		
	Ü			,	· 	
Credito	or'e		Surrender the p	proporty	 П No	
name:	JI S			perty and redeem it	_	
			<u>=</u>	perty and redeem it	∐ Yes	
	otion of		Reaffirmation A	-		
propert	ty ng debt:			perty and [explain]:		
300uill	ig dobt.		☐ I/eraili rile biob	orty and [explain].		
0 "						
Creditoname:	Яδ		Surrender the p	• •	□ No	
name.			= ' '	perty and redeem it	Yes	
•	ption of		-	perty and enter into a		
proper	ty ng debt:		Reaffirmation A	ngreement. Derty and [explain]:		
3 C CUIII	ıy u c ut.		i i izeralli ille blob	city and jexpianij.		

Case 21-11656 Antoinette Letrice

Doc 1

Filed 10/12/21 Document

Entered 10/12/21 13:40:28 Desc Main Page 51 of Thumber (if known)

Debtor 1

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Lease.	s (Official Form 106G),
fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the leas	
ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Description of leased	☐ 163
property:	
Lessor's name:	☐ No
	Yes
Description of leased	<u> </u>
property:	
Lessor's name:	□No
	Yes
Description of leased	1 100
property:	
Lessor's name:	□No
	Yes
Description of leased	_
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	□No
	Yes
Description of leased	
property:	
Lessor's name:	No
Description of leased	☐ Yes
Description of leased property:	
ргоролу.	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a d	oht and any
personal property that is subject to an unexpired lease.	coc and any
orionial property that is subject to an anoxymou lease.	
X I. Signature of Debtor 1 Signature of Debtor 2	
Date Date	
MM / DD / YYYY MM / DD / YYYY	

Entered 10/12/21 13:40:28 Page 52 of 67 Doc 1 Filed 10/12/21 Desc Main Case 21-11656 Document

B2030 (Form 2030) (12/15)

United States Bankruptcy Court

			NORTHERN	N DISTRICT OF ILL	IN	IOIS EASTERN	DIVISIO	ON	
In	re								
An	toinette Leti	rice Shann	on / Debtor			C	Case No:		
						C	hapter:	Chapter 7	
							•	_	
				OF COMPENSATIO					
1.			. § 329(a) and Fed. Bankr. I			•			
			within one year before the f on behalf of the debtor(s) i						
1011				-		connection with the	ounkrup	icy case is as for	ows.
	_		have agreed to accept	\$1,200.00			1		
	Prior to th	e filing of	this statement I have receiv			in attorney fees, an	d		
					=	in Court Costs			
	Balance D)ue		\$0.00	0				
_		0.1							
2.			npensation paid to me was:						
	Deb	tor(s)	Other: (specify)						
3.	The source	e of compe	nsation to be paid to me is:						
	Del	btor(s)	Other: (specify)						
4.	I have	e not agree	d to share the above-disclos	sed compensation with	an	v other person unle	ss thev ar	e members and a	ssociates
		/ law firm.				, F	,		
	☐ I have		shows the above disclosed	annumanation with a at	la au		h.a. aa.		
		-	share the above-disclosed of A copy of the agreement, t	-					
	attach							•	
5.			e-disclosed fee, I have agre	ed to render legal servi	ce	for all aspects of th	ie bankruj	ptcy	
	case, inclu	ding:							
	a. Analy	sis of the c	lebtor' s financial situation,	and rendering advice to	o t	he debtor in determ	ining who	ether to file a pet	ition in
	bankr	ruptcy;		_					
			filing of any petition, sched	lules, statements of affa	airs	s and plan which m	av be regi	uired:	
	о. 11-ра		ining or any permon, sense			, w.i.u p.u.i	, or 10q		
6.	Ry agreem	ent with th	e debtor(s), the above-discl	osed fee does not inclu	ıde	the following servi	ice:		
0.			e any work done post-filing		iac	the following servi	icc.		
	100 40051		o unij wom uono post ming	,					
				CERTIFICAT	Ю	N]
		I .	ify that the foregoing is a c	-	-	-	-	or	
		payment	to me for representation of	the debtor(s) in this ba	nk	ruptcy proceedings			
		Date:	10/11/2021	/s/ Juan M. V	ills	alpando			
		Date		Signature of A					

Page 1 of 1 Record # 865647

Geraci Law L.L.C. Name of law firm

Headquarters: Bechimer Hreet, #Bangen 52001 60803

Date: 10/8/2021 Record#: 865647 Consultation Attorney: Juan Villalpando

Retainer Agreement Chapter 7 - Pre-filing. All services, and fees for work before filing.

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy on the terms below. GL (Geraci Law) will start preparing your documents as soon as you sign this contract. Work before signing is no charge. The flat fee for work before filing pays for all work necessary to file my bankruptcy petition in court, excludes appearance in non-bankruptcy court or proceeding; taking calls from my creditors or collectors. If GL does not collect that amount before filing my case, I have no obligation to pay and GL will write it off. I have been offered both Chapter 7 & 13 and received a §527 notice.

Total estimated* flat fee is: \$2,500.00 plus \$338.00 Court Cost = \$2,838.00 by Debit only, no cash/checks.

Option 1: Pay in full before filing. Total Estimated Flat Attorney Fee plus Court Cost = \$2,838.00

Option 2: a. Pay now for pre-filing work \$1,200.00 to \$1,700.00 plus \$338.00 court cost = \$ 1,538.00 - \$2,038.00. Estimated Flat Attorney Fee*.

b. Pay later for after-filing work \$1,300.00 Estimated separate attorney fee for Work After Filing.
 GL will ask me to pay for Work after Filing in a separate fee agreement to be signed after case filing, if I agree to do so, after my case is filed in Court. A sample is attached.

c. I can choose to pay my full fees and court costs before filing and not need to sign a separate retainer for Work after filing.

*If I cause increased work before filing by delay or necessary verification of income, documents, assets, debts the pre-filing fee may be increased on notice to me.

Payment Method: I will make payments by Debit \$200.00 today, \$100.00 on 15 and 28 of every month starting October 28, 2021. I will provide all documents and pay at least my pre-filing flat fee in full within 60 days of today. After filing in court, any balance on the pre-filing fee is discharged. If I pay more than the fee for estimated pre-filing work, and do not pay in full, and the estimated pre-filing fee for attorney work is not increased, GL will refund the overpayment to me before filing or apply it to court costs. Payments before filing are applied first to attorney fees then to the Court Cost.

- 1. AFTER GL files my Chapter 7 bankruptcy in Court, I owe GL nothing unless I choose to sign a post-filing retention agreement after case filing to pay the Post-Filing Fee for post-filing services. Payment by me for any post-filing services is entirely voluntary. GL will remain my attorney even if I don't agree to sign a post-filing retainer agreement, unless a Court permits GL to withdraw. I may revoke a post-filing fee agreement in writing with no obligation within 14 days of signing it.
- 2. Separate post-filing retention agreement for post-filing fees. A separate voluntary agreement is necessary in order to create any obligation to pay GL for services after filing, or for Additional Fees. A copy of the agreement is attached.
- 3. Post-filing Services Excluded from Estimated post filing Flat Fee are: missed section 341 meetings; amendments; motions including to reopen, avoid judgment liens, dismiss, for enlargement of time; contested matters such as objections to exemptions; audits; attending rule 2004 examinations; adversary proceedings and representation during Trustee asset administration, if any. GL will advise if additional fees are required and I can choose to pay GL, hire other attorneys, or handle those mysel
- 4. Flat Fee rather than hourly. I may choose to pay for our services billed at hourly rates of \$85 \$450/hour, and pay in advance a security retainer, which may cost me more, or less than a flat fee. Flat fees are usually cheaper.
- 5. Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into GL operating account, not into a client trust account. GL will refund unearned fees. I may enter into a security retainer agreement with another law firm: GL will not because GL has found that flat fees avoid surprises and unexpected bills for services.
- 6. Pre-filing Termination. If I decide not to proceed, delay, fail to respond, pay fees, or provide all information & sign my petition, I agree that GL may discontinue work and charge me for the work done at hourly rates above, and refund unearned fees. Wisconsin: GL will submit any unresolved fee dispute to binding arbitration within 30 days of receiving written notice of the dispute. I may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707 if we fail to provide a refund of unearned advanced fees. If I dispute the amount and want that dispute to be submitted to binding arbitration, I must provide written notice of the dispute to GL within 30 days of the mailing of the accounting. If GL is unable to resolve the dispute to my satisfaction within 30 days after notice of the dispute, we shall submit the dispute to binding arbitration.

rev 210602 Retainer Agreement - Chapter 7 Page 1 of 3

Desc Main

PFG Rec# 865647 Ms. Shannon

leadquarters: 55 E. Monroe Street, #3400 Chicago, IL

Date: 10/8/2021 Record#: 865647 Consultation Attorney: Juan Villalpando

Retainer Agreement Chapter 7 - Pre-filing. All services, and fees for work before filing.

7. Exemption laws only protect a limited amount of property from sale by creditors. File Chapter 13 to protect property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. I have been told to value all property interests at Market Value, and to disclose all interests in any and all property, money, claims or sources of income.

7a More than 1 attorney or paralegal will work on my case and may appear or substitute as attorney of record without notice to me.

- 8. No guarantee of Discharge: Creditors or others may object to a Chapter 7discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts after filing including HOA dues; post-filing attorney fees if I sign a post-filing agreement with GL, other debts not discharged (see Client Corner, Bankruptcy Book, or info folder). Creditors may charge me additional fees due to filing of any bankruptcy, such as for motions, or reaffirmations on vehicle & mortgage loans. No discharge if I don't take the 2nd educational course after case filing and before my creditors' meeting to be safe.
- 9. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts and assets on my bankruptcy petition as of the date I sign it. I will not transfer or dispose of any interest in property, or tax refunds, life insurance, inheritances, or lottery winnings from pre-filing tickets, without disclosing it by filing an amended schedule and having the Chapter 7 Trustee's "no asset report" following that amendment
- 10. No Chapter 13. I have read and discussed the Sec. 527 notice, and decided not to file a Chapter 13 repayment plan.
- 11. I agree to: fully cooperate, provide all information required, use Client Comer, not cause excessive work, and that more than one attorney or staff will work on my file. There is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". The estimate flat fee is based on facts you told us. If that changes, or you delay, your fee may change.

I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION and my "FAQs for FILERS" posted on GL CLIENT CORNER or handed to me in person. Before I sign the bankruptcy petition, I will make sure it is true and accurate and correct, and that it correctly states the value and extent of all property interests, income, expenses and transfers.

I select Payment Option:

- _____1: Pay in full \$2.838.00. Total Estimated Flat Attorney Fee plus court cost before filing.
- X 2: a. Pay now for pre-filing work \$1,200.00 to \$1,700.00 plus \$338.00 court cost* = \$1,538.00 \$2,038.00.

 Estimated Flat Attorney Fee.
 - b. Pay later for after-filing work \$1.300.00 Estimated separate attorney fee for Work After Filing.
 GL will ask me to pay for Work after Filing in a separate fee agreement to be signed after case filing, if I agree to do so, after my case is filed in Court. A sample is attached.
 - c. I can choose to pay my full fees and court costs before filing and not need to sign a separate retainer for Work after filing.

Date: 10/08/2021

Antoinette Shannon (Debtor

_ Attorney Juan Vtlalpando, Geraci Law L.L.C.

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 55 of 67

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Antoinette Letrice Shannon / Debtor

Bankruptcy Docket #:

Judge:

VERIFIC	ATION	\triangle E	CDEDI:		RAAT	TDIV
VERIFIC	AIIUN	UF	CKEDI	IUR	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

	I DECLARE UNDER	PENALTY OF PERJURY	THAT THE FOREGOING IS TR	RUE AND	CORRECT.
10/05/2021	:	Antoinette	annon		X Date & Sign

Record # 865647 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Notice Required by 11 U.S.C. § 342(b) for

Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$78	administrative fee
+	\$15	trustee surcharge
	\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law.

Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form -the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the formsometimes called the Means Test-deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$571 administrative fee

\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury-either orally or in writing-in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/servicesforms/bankruptcy/credit-counseling-anddebtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

	I have read the above documen	t, and any	guestions I may	v have were answered b	v m	v attorne	v before si	ianina
--	-------------------------------	------------	-----------------	------------------------	-----	-----------	-------------	--------

10/05/2021 / On Antoinette Letrice Shannon

Dated: 10/11/2021 /s/ Juan M. Villalpando

Attorney: Juan M. Villalpando

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 60 of 67

Debtor 1	Antoinette First Name	Letrice Middle Name	Shannon Last Name	Case Number (if known	n)
Doub Co			Last Maille		
Part 6:	Answer These Question	s for Reporting Purposes		-1-0	
{	hat kind of debts do ou have?	as "incurred by an No. Go to line Yes. Go to lin 16b. Are your debts money for a busin No. Go to line Yes. Go to line	individual primarily for a per e 16b. e 17. primarily business deb ess or investment or throug e 16c. e 17.	ots? Consumer debts are defined bersonal, family, or household purposits? Business debts are debts that in the operation of the business or its consumer debts or business debts.	se." you incurred to obtain
1	re you filing under hapter 7?	☐ No. ∶I am not filin	g under Chapter 7. Go to li	ne 18.	
Do ar ex ac ar av	o you estimate that after by exempt property is ccluded and dministrative expenses be paid that funds will be railable for distribution unsecured creditors?			imate that after any exempt proper unds will be available to distribute to	
18. H e	ow many creditors do	1 -49	□ 1,000	·	25,001-50,000
,	ou estimate that you we?	☐ 50-99 ☐ 100-199 ☐ 200-999	□ 5,001 □ 10,00	-10,000 01-25,000	☐ 50,001-100,000 ☐ More than 100,000
es	ow much do you stimate your assets to e worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,00	\$10,0 00	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
es to	ow much do you stimate your liabilities be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,00 □ \$500,001-\$1 millio	\$10,0 00 \$50,0	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million ,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7	Sign Below		<u> </u>		
For yo	u	correct. If I have chosen to file upon title 11, United States under Chapter 7. If no attorney represent this document, I have on I request relief in according to the correct of the co	under Chapter 7, I am awars code. I understand the reserved and I did not pay or as obtained and read the notice dance with the chapter of tit false statement, concealing can result in fines up to \$25, 1519, and 3571.	e that I may proceed, if eligible, und lief available under each chapter, a gree to pay someone who is not an exequired by 11 U.S.C. § 342(b). Ile 11, United States Code, specific property, or obtaining money or property, or obtaining money or property. Signature of Signature of Executed of	ler Chapter 7, 11,12, or 13 nd I choose to proceed attorney to help me fill out d in this petition. operty by fraud in connection 0 years, or both.

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 61 of 67

Fill in this in	formation to ident	ify your case:	
Debtor 1	Antoinette	Letrice	Shannon
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
		the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to help you	fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and sched	lules filed with this declaration and that they are true and
* Antarett A Mar * Signature of Debtor 1	ure of Debtor 2
Date	MM / DD / YYYY

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 62 of 67

Part 12: Sign Below				
in connection with a bankruptcy case can result in fines up to \$250 18 U.S.C. §§ 152, 1341, 1519, and 3571.	tement, concealing property, or obtaining money or property by fraud			
Date : / O /	Date			
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
No				
Yes				
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
No				
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

Entered 10/12/21 13:40:28 Desc Main Case 21-11656 Doc 1 Filed 10/12/21

Debtor 1

Page 63 of 67 (if known)

Decument Antoinette First Name **List Your Unexpired Personal Property Leases** Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: □No Lessor's name: □Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 2

Date

MM / DD / YYYY

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 DISCLAIMER CDebters have readfand agree: Desc Main

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement. divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are 3. not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs, c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

16. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS, ACCURATE!!!!

Antoinette Letrice Shannon

X Date & Sign

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 65 of 67

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Antoinette Letrice Shannon / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

101 £ 12021

Antoinette Letrice Shannon

X Date & Sign

Record # 865647

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 21-11656 Doc 1 Filed 10/12/21 Entered 10/12/21 13:40:28 Desc Main Document Page 66 of 67

Debtor 1	Antoinette Letrice First Name Middle Name	Letrice	Shannon Last Name	Case Number (if known)
		Middle Name		
Part 3:	Sign Below			
	By signing here, I ded	clare under penalty of perju	ry that the information on this sta	tement and in any attachments is true and correct.
	antoire	the Shu	· · · · · · · · · · · · · · · · · · ·	
	Antoi	nette Letrice Shanno	on	
	2.3			
	Date:: <u>/</u>	<u> </u>		
	If you checked line 14	la, do NOT fill out or file Fo	rm 122A-2.	
	If you checked line 14	th fill out Form 122A-2 and	file it with this form	

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury-either orally or in writing-in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition* for *Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

I have read the above document, and any questions I may have were answered by my attorney before signing.

X Date & Sign

Antoinette Letrice Shannon

Attorney: Juan M. Villalpando